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Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Jennifer Christine Frederick
 Debtor

Case No. 17-24923-TPA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 22

Date Rcvd: Mar 28, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 30, 2018.

db
 14740796 +Jennifer Christine Frederick, 1569 Rosemary Drive, Wexford, PA 15090-7935
 14740801 +Allegheny Health Network, P.O. Box 645266, Pittsburgh, PA 15264-5250
 14740802 +Citimortgage Inc, P.O. Box 6243, Sioux Falls, SD 57117-6243
 14740803 +Direct TV, P.O. Box 5007, Carol Stream, IL 60197-5007
 14740804 +Fifth Third Bank, 5050 Kingsley Dr., Cincinnati, OH 45227-1115
 +Frederic I. Weinberg, Esquire, The Law Office of Frederic I. Weinberg, & Associates, P.C.,
 375 E. Elm Street, Suite 210, Conshohocken, PA 19428-1973
 14740805 +Great Lakes, P.O. Box 530229, Atlanta, GA 30353-0229
 14740806 +McCandless Water Authority, 418 Arcadia Drive, Pittsburgh, PA 15237-5597
 14740807 MedExpress, P.O. Box 719, Dellslow, WV 26531-0719
 14740808 +Michael Ratchford, Esquire, 409 Lackawanna Ave., Suite 3C, Scranton, PA 18503-2059
 14740810 +Monterey Financial Services, Inc., 4095 Avenida De La Plata, Oceanside, CA 92056-5802
 14740811 +Nextier Bank, P.O. Box 845, Minneapolis, MN 55480-0845
 14740812 +PNC Bank, P.O. Box 3180, Pittsburgh, PA 15230-3180
 14740814 +The Bureaus Inc., 650 Dundee Road, Suite 370, Northbrook, IL 60062-2757

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVBICNOTICE1@state.pa.us Mar 29 2018 02:04:37 Pennsylvania Dept. of Revenue,

Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 14740797 EDI: BANKAMER.COM Mar 29 2018 05:50:00 Bank of America, P.O. Box 982238,
 El Paso, TX 79998
 14740798 +EDI: TSYS2.COM Mar 29 2018 05:49:00 Barclays Bank Delaware, P.O. Box 8803,
 Wilmington, DE 19899-8803
 14740799 +EDI: CHASE.COM Mar 29 2018 05:49:00 Chase Card, P.O. Box 15298,
 Wilmington, DE 19850-5298
 14740800 +EDI: CITICORP.COM Mar 29 2018 05:49:00 Citi Card/Citi Bank, P.O. Box 6241,
 Sioux Falls, SD 57117-6241
 14747595 +EDI: PRA.COM Mar 29 2018 05:48:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14740813 +EDI: SEARS.COM Mar 29 2018 05:49:00 Sears, PO Box 183082, Columbus, OH 43218-3082
 14740815 +EDI: USAA.COM Mar 29 2018 05:48:00 USAA Savings Bank, P.O. Box 33009,
 San Antonio, TX 78265-3009

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Nationstar Mortgage LLC d/b/a Mr. Cooper
 14740809 Monterey Collections SVCS
 cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 2, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 30, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 28, 2018 at the address(es) listed below:

Donald R. Calaiaro on behalf of Debtor Jennifer Christine Frederick dcalaiaro@c-vlaw.com,
 cvlaw.ecf.dcalaiaro@gmail.com; aheath@c-vlaw.com; kmosur@c-vlaw.com; bhassain@c-vlaw.com; ssimmons@c-vlaw.com
 James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
 bkgroup@kmlawgroup.com
 Jeffrey J. Sikirica trusteesikirica@zoominternet.net, PA59@ecfcbis.com
 Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

TOTAL: 4